



CALIFORNIA DEPARTMENT OF CORPORATIONS

Enforcement Legislative Report

ENFORCEMENT ACTIVITIES

for the Period August 1, 2007
through January 31, 2008

*State of California
Governor Arnold Schwarzenegger*

*Business, Transportation and Housing Agency
Dale Bonner, Secretary*

*Department of Corporations
Preston DuFauchard, Commissioner*

DEPARTMENT OF
CORPORATIONS



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Section I

Number of Authorized Enforcement Positions and Vacancies

The 2007-08 Budget allotted the Enforcement Division seven additional positions (six counsel and one examiner). All new positions have been filled.

Title of Positions	Number of Positions	Vacancies	Notes
Deputy Commissioner (CEA)	1		
Staff Counsel IV	2		
Staff Counsel III	11		
Staff Counsel	13		
Assoc. Corporations Investigator	1		
Corporations Investigator	2		
Senior Legal Analyst	1		
Staff Services Analyst	2		
Legal Assistant	2		
Legal Secretary	1		
Senior Legal Typist	1		
Office Technician	1		
Supervising Corp Examiner	1		
Corporations Examiner IV	9	1	Currently advertising
Corporations Examiner	1		
Auditor I	1		
Total	50	1	Vacancy was created by a resignation in early January 2008.



Section II

Total Number of Complaints Received and the Disposition of Complaints During the Period

The Department receives complaints by mail, telephone, or e-mail. In August of 2006, the Department created a Complaint Team. This team is made up of at least one employee of each program division. The purpose of this team is to centralize the complaint process and speed up the response to the public when complaints are made. Complaints via mail are received by the mailroom and routed to the Call Center. Consumer Services Representatives from the Call Center review the complaint to determine which division should receive the complaint. If the complaint involves licensed activities in the Financial Services Division (FSD), the complaint will be delivered to the FSD member of the Complaint Team. If the complaint involves licensed activity in the Securities Regulation Division (SRD), the complaint is delivered to the SRD member of the Complaint Team. All other complaints are delivered to the Enforcement Division member of the complaint team.

Consumer Assistance Technicians in the Call Center handle telephone complaints. These employees have several options when receiving a telephone complaint. They can encourage the complainant to file a written complaint utilizing the Department's standard form which can be downloaded from the Department's website. The caller also has the option of having the form mailed to them. Also, the technician may forward the telephone call to the SRD Duty Counsel or Enforcement Division counsel.

E-mailed complaints are handled in similar fashion. If a staff member outside the Call Center receives the communication, they forward the e-mail to the Call Center for handling. Typically, an employee in the Call Center will handle an e-mail complaint and will either encourage submission of a written complaint or will forward the e-mail to the appropriate division for action.

A) Total Number of Complaints and Dispositions for the period of August 1, 2007 through January 31, 2008

There were 1,364 complaints received by the Department of Corporations during the six-month period from August 1, 2007 through January 31, 2008. That is 174 complaints more than the last report period. More than half of the complaints were within the jurisdiction of the Financial Services Division.

The Securities Regulation Division (SRD) received 98 complaints in the most recent six-month period. This is an increase of 43 complaints from the last reporting period. There were five complaints referred from SRD to the Enforcement Division and all were opened as cases.

The Enforcement Division received a total of 426 complaints during the time period. Of those, 29 complaints were closed without investigation. There were 204 cases opened in the

Enforcement Division stemming from complaints. That is an increase of 75 cases from the last reporting period. The remaining complaints involved cases that were already opened or adjudicated.

There were a total of 238 enforcement actions taken from August 1, 2007 through January 31, 2008. This represents an increase of 42 actions from the last reporting period. There were 134 administrative actions taken, 98 desist and refrain orders filed, and 6 civil actions filed. In addition, there were 21 cases referred to prosecutorial offices for possible criminal action.

	8/1/07 - 1/31/08	2/1/07 - 7/31/07	Change
Total Complaints Received by the Department of Corporations During Reporting Period	1364	1190	174
Total Complaints Resolved Without Opening a Case	1291	1201	90
Total Complaints Resulting in Open Cases	204	129	75
Total Actions	238	196	38

1) Enforcement (ENF) Division Complaints for the period of August 1, 2007 through January 31, 2008

“Complaints” for the Enforcement Division include public complaints and also referrals from other divisions within the Department, referrals from other state and federal entities, and referrals from the Financial Industry Regulatory Authority (FINRA). Many complaints that come to the Department and the Enforcement Division are with regard to a matter that is already an open case. Therefore, the Department has received complaints against the subject previously and already has opened an investigation. Those complaints are not counted as either “Complaints Resolved Without Investigation” or “Complaints Resulting in Open Cases.”

	ENF Number of Complaints Received	ENF Complaints Resolved Without Investigation	ENF Complaints Resulting in Open Cases	ENF Actions
8/1/07 - 1/31/08	426	29	204	238
2/1/07 - 7/31/07	347	69	129	196
Change	79	-40	75	42

2) Financial Services Division (FSD)

a) Complaint Totals for the period of August 1, 2007 through January 31, 2008.

The members of the FSD complaint unit in Los Angeles review complaints received from members of the public for jurisdictional issues. If the complaint falls within the Department's jurisdiction it is processed. If it does not fall within the jurisdiction it is closed and forwarded on to the appropriate governmental entity. Copies of complaints that involve duplicate jurisdictions, such as the Department of Real Estate, are shared with the other entity involved. If the complaint involves unlicensed activity, it is sent to the Enforcement Division for investigation.

The licensee referenced in the complaint is asked to investigate the complaint and provide a response both to the complainant and the Department. Department staff members review the complaint, the response from the licensee and the related documentation in the loan/escrow file to determine if the licensee's response addresses the complaint and is supported by the documents provided. If not complete, additional information is requested from the licensee to resolve any questions. If necessary, a special examination will be scheduled to conduct an investigation of the complaint. FSD staff members will request a licensee take corrective action if needed. If serious violations are noted the complaint will be referred to the Special Administrator or Deputy Commissioner for a referral to the Enforcement Division.

When the licensee's response to the complainant addresses the issues raised and is supported by documentation, the complaint is closed. Closed complaints are maintained in the licensee's confidential file.

FSD resolved fewer complaints that did not require an enforcement case to be opened due to the handling of more complex loan complaints and foreclosure complaints.

b) Detail of Complaints for the period of August 1, 2007 through January 31, 2008

"Complaints" for the Financial Services Division (FSD) include written complaints from consumers and actions taken directly by the division. FSD actions include Orders to Summarily Revoke a License, Orders to Discontinue Activities and Notices of Intent to Issue Orders. Only those Summary Revocation Orders that went into effect are counted. In addition, the number of complaints resolved may include complaints received in prior periods

Type of Complaint	FSD Number of Complaints Received During Reporting Period	FSD Complaints Resolved Without Opening a Case	FSD Complaints Resulting in Open Cases
Consumer Complaints	776	535	0
FSD Action, California Finance Lenders Law	256	647	0
FSD Action, California Residential Mortgage Lenders Act	285	150	0
FSD Action, California Deferred Deposit Transaction Law	15	7	9
FSD Action, Escrow Law	101	35	0

c) CDDTL Consumer complaint statistics

There were 17 consumer complaints against DDTL licensees from August 1, 2007 to January 31, 2008. Seven of those complaints were closed without opening an enforcement case.

d) CDDTL Notice of Intent to Revoke for failure to submit customer data to research group (53)

On October 4, 2007, there were 53 Notices of Intention to issue revocations because DDTL licensees did not submit customer data prescribed by law to the research group. In December, 2007, twelve final revocation orders were issued. The remaining 41 actions were set aside because licensees submitted data.

e) DDTL Notice of Intent to Revoke for failure to pay assessment (2)

There were two Revocation Orders against DDTL licensees for failure to pay assessments. These two orders were issued on December 26, 2007. Both orders occurred 127 days after the original notices of violation.

f) CDDTL Notice of Intent to Revoke License for Failure to maintain surety Bond

There was one Revocation Order pursuant to the DDTL for failure to maintain a surety bond. This action was taken December 21, 2007. The order was filed 177 days after the original notice of violation.

3) Securities Regulation Division (SRD)

a) Complaint Totals for the period of August 1, 2007 through January 31, 2008.

SRD saw an increase of almost 50% in the number of complaints received in comparison to the prior reporting period. The majority of the increase is in the broker-dealer/investment adviser area. However, while a marked increase, the numbers for the current period are more consistent with the long-term historical trend where complaints averaged 14 to 18 per month. At this point in time, there is no specific trend that can be identified or underlying causes.

	8/1/07 - 1/31/08	2/1/07 - 7/31/07	Changes
Total SRD Complaints Received During Reporting Period	98	55	43
Total SRD complaints Resolved Without Opening A Case	75	75	0
Total SRD Complaints Resulting in Open Cases	9	5	4

In the prior period, the number of complaints resolved without opening a case exceeds the number of total complaints received because complaints resolved during the reporting period included complaints received prior to February 1, 2007.

b) Detail of Complaints

Securities/Corporate Finance Complaints:

	SRD Number of Complaints Received During Reporting Period	SRD Complaints Resolved Without Opening a Case	SRD Complaints Resulting in Open Cases
8/1/07 - 1/31/08	26	4	4
2/1/07 - 7/31/07	20	11	2
Change	6	-7	2

Broker Dealer/Investment Adviser Complaints:

	SRD Number of Complaints Received During Reporting Period	SRD Complaints Resolved Without Opening a Case	SRD Complaints Resulting in Open Cases
8/1/07 - 1/31/08	72	71	5
2/1/07 - 7/31/07	38	53	4
Change	34	18	1

For the current period cases not resolved or resulting in an open enforcement case are still under review pending a determination of the appropriate action.



Section III

Number of Complaints Rejected Due to Staffing Constraints

During the period of August 1, 2007 through January 31, 2008, there were no complaints rejected due to staffing constraints. This is consistent with the prior period where no complaints were rejected.



Section IV

Average Time to Take a Public Action for the period of August 1, 2007 through January 31, 2008.

During the current time period, there were 238 actions taken in a total of 177 cases. In some cases, more than one action was taken. During the last reporting period, the average time to take an action from the time the Department received the complaint to the date of the filing of the action was 54 days. This period, that time increased substantially to 125 days. There are several factors involved in the increase. First, there were more civil and administrative cases filed during the current period and the nature of these cases includes a slower pace due to negotiations, fact-finding, and analysis. Additionally, there were many sophisticated cases that were completed this period, including several that involved cooperation with other state or federal regulators. Finally, most of the civil injunctions filed were based on violations of desist and refrain orders and therefore took longer time. For instance, the Diamond S Oil case involved a complaint received by the Department on April 13, 2006. The original desist and refrain order was filed May 18, 2006. The original action took 35 days. However, we determined there were violations of the original order and took civil action in August of 2007. Despite the increase in time to take public action, the Enforcement Division's production numbers – total number of desist and refrain orders, civil filings, and administrative actions – increased considerably in 2007 compared to previous years.

	Total Cases Where Public Actions Were Taken	Average Days to Take Action
8/1/07 - 1/31/08	177	125
2/1/07 - 7/31/07	95	54
Change	82	71

Enforcement Desist & Refrain Orders			
Public Action	Notice of Violation	Date of Action	Days
Johnson, Gary (D&R)	10/3/2006	8/3/2007	247
Matthews, Wendy (D&R)	8/22/2006	8/16/2007	360
Halweg, Donald (D&R)	5/1/2007	8/6/2007	98
Frost, Robert Allen (D&R)	5/1/2007	8/6/2007	98
Torrez, Robert (D&R)	5/1/2007	8/16/2007	108
Bertucci, Leo (D&R)	5/1/2007	8/29/2007	130
AuthenticSig, Inc. (D&R)	11/16/2005	8/13/2007	638
Diamond Reef (D&R)	1/5/2007	8/17/2007	225
Falls, Richard (D&R)	3/3/2005	8/21/2007	898

Enforcement Desist & Refrain Orders <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Business Wizard (D&R)	7/17/2007	8/10/2007	25
Money Market (D&R)	3/7/2007	8/3/2007	150
Hudson Golland (D&R)	2/21/2007	8/6/2007	167
Source Oil (D&R)	2/21/2007	8/20/2007	171
Juice Stop Branding (D&R)	5/25/2007	8/29/2007	65
Advanced Active Care (D&R)	5/8/2006	8/31/2007	456
Restore Solutions (D&R)	8/2/2007	8/31/2007	30
Eureka Shalom Ventures (D&R)	7/26/2007	8/7/2007	13
Bucchianeri/Sonoma Financial (D&R)	4/30/2007	8/7/2007	100
Capital Guardian/Blake Wilson (D&R)	4/14/2005	8/8/2007	847
Services-R-Us (D&R)	6/26/2007	8/17/2007	53
Carl LaRue Godfrey/GTS (D&R)	7/2/2007	8/17/2007	47
Mycashnow.com (D&R)	4/11/2007	8/21/2007	113
Dennis Timiario (D&R)	5/30/2007	8/20/2007	83
Robert Payne/ Aylar Group (D&R)	5/11/2007	8/24/2007	106
William Winters (D&R)	5/1/2007	9/14/2007	137
Xyience, Inc. (D&R)	7/17/2007	9/10/2007	59
Ulandsey Peterson (D&R)	9/21/2006	9/18/2007	363
Christopher Thomas Casanega/Sharper & Granite (D&R)	6/20/2007	8/30/2007	103
Steven C. Bursten/ Exciting Windows, LLC (D&R)	7/10/2007	9/5/2007	58
Dmitry Astahov, et al (D&R)	9/14/2006	7/20/2007	309
Joseph Randall Medcalf, Cen Cal Investments, All Valley Holdings (D&R)	1/30/2007	9/7/2007	221
King Royalty Corporation (D&R)	8/10/2007	9/14/2007	36
Jeb Edward Boulware, John Ochalak (D&R)	8/7/2007	9/14/2007	39
Salad Creations, et al (D&R)	4/27/2007	9/24/2007	151
Rowzee, Jeanne (D&R)	6/4/2007	10/1/2007	120
Hsu, Norman (D&R)	9/20/2007	10/03/2007	14
Daggett, John (D&R)	8/31/2007	10/3/2007	4
Etter, Marquita (D&R)	9/21/2007	10/4/2007	14
Ball Print Technologies (D&R)	2/28/2007	10/23/2007	238
New Cinescope Pictures (D&R)	5/24/2007	10/15/2007	145
Coyle, John (D&R)	9/17/2007	10/18/2007	32
Murphy, James Robert (D&R)	8/29/2007	10/23/2007	56

Enforcement Desist & Refrain Orders <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Mesropy, Yervand (D&R)	9/20/2007	10/24/2007	35
C.R. Boggs Financial (D&R)	6/11/2007	10/29/2007	141
Thornton & Co. (D&R)	8/31/2007	10/24/2007	55
Salomon Faisal Financial Corp. (D&R)	9/24/2007	10/24/2007	31
Berry Resources (D&R)	5/11/2007	10/24/2007	167
Dominguez & Associates, Inc. (D&R)	3/16/2007	10/29/2007	228
Rancho de Andallusia (D&R)	8/8/2007	10/25/2007	79
Payday Advance (D&R)	10/2/2007	10/29/2007	28
MortgageTree Lending (D&R)	10/26/2007	10/26/2007	1
Golden Spoon (D&R)	9/17/2007	11/5/2007	50
Gamm Tech (D&R)	10/12/2007	11/7/2007	27
Norwalk Management (D&R)	4/17/2007	11/8/2007	206
Kentucky Mountain (D&R)	6/20/2007	11/8/2007	142
Yohannes, Zion (D&R)	8/7/2007	11/13/2007	89
Hair Loss Control Clinic (D&R)	10/22/2007	11/15/2007	25
BHSH (D&R)	4/4/2007	11/19/2007	230
Allied Syndications (D&R)	11/13/2006	11/13/2007	366
Moniker.com (D&R)	11/13/2006	11/16/2007	369
TransCoastal Partners (D&R)	2/7/2007	11/29/2007	296
Xplicit Reveals (D&R)	11/1/2007	11/26/2007	26
Captial Group One (D&R)	11/1/2007	11/29/2007	30
Warren Exploration (D&R)	8/14/2007	11/28/2007	107
Michael Thurber (D&R)	9/17/2007	11/28/2007	73
Ward Real Estate (D&R)	8/6/2007	11/28/2007	115
Single Source Technology (D&R)	11/3/2005	12/3/2007	761
Tri-Crescent Energy (D&R)	12/6/2006	12/3/2007	363
First Fidelity Asset Group (D&R)	11/6/2007	12/5/2007	30
Pacific West Capital Group (D&R)	4/15/2005	12/11/2007	971
North Texas Oil (D&R)	11/8/2007	12/26/2007	49
Mr. Margarita (D&R)	11/01/2007	12/24/2007	54
International Chinese Affairs (D&R)	5/23/2007	12/26/2007	218
Parisi Consulting Group, Inc. (D&R)	6/27/2007	1/11/2008	199
Judy Salter dba Instant Cash (D&R)	12/24/2007	1/17/2008	25
Hair Tech, Inc. (D&R)	10/17/2007	1/17/2008	92
Dillingham dba A-1 Check Cashing (D&R)	1/7/2008	1/24/2008	18
Innovative Real Estate (D&R)	8/31/2007	1/25/2008	87

Enforcement Desist & Refrain Orders <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
EquityFund Financial, Inc. (D&R)	12/12/2007	1/28/2008	39
Black Gold Energy, Inc. (D&R)	12/11/2007	1/28/2008	49
Middendorp dba Cash Advance California (D&R)	12/26/2007	1/29/2008	35
California Financial Services dba The Pawn Shop (D&R)	12/24/2007	1/31/2008	39
Leonard Adolph Delk (D&R)	12/24/2007	1/30/2008	38

Total Enforcement Desist & Refrain Orders : 83

Enforcement Civil Injunction Orders			
Public Action	Notice of Violation	Date of Action	Days
Super Absorbent Company (Civil injunction)	8/22/2006	8/7/2007	350
Diamond S Oil (Civil injunction)	4/13/2006	8/3/2007	478
FilmMates Entertainment (Civil Injunction)	8/6/2007	11/19/2007	118
Ola's Exotic Coffee (Civil Injunction)	6/12/2006	11/6/2007	513
Advanced Worldwide (Civil Injunction)	8/27/2007	12/17/2007	113

Total Enforcement Civil Injunction Orders : 5

Enforcement CRMLA Orders			
Public Action	Notice of Violation	Date of Action	Days
Acceptance Capital (CRMLA Orders)	7/6/2007	8/2/2007	28
Lending 1st Mortgage (CRMLA Orders)	6/28/2007	8/28/2007	62
Corestar Financial Group, LLC (CRMLA Revocation Actions/ Orders)	8/16/2007	9/27/2007	43
Equihome Mortgage Corp. (CRMLA Revocation Actions/Orders)	8/16/2007	9/27/2007	43
Innovative Mortgage Capital, LLC (CRMLA Revocation Actions/Orders)	8/16/2007	9/27/2007	43
Mortgage Lenders Network USA, Inc. (CRMLA Revocation Actions)	8/27/2007	9/7/2007	12
Oak Street Mortgage, LLC (CRMLA Revocation Actions/Orders)	8/27/2007	9/27/2007	31
Platinum Capital Group (CRMLA Revocation Actions/Orders)	8/27/2007	9/27/2007	31

Enforcement CRMLA Orders <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
South Lake Mortgage Capital, Inc. (CRMLA Revocation Actions/Orders)	8/27/2007	9/27/2007	31
Home123 Corp. (CRMLA Revocation Actions)	3/12/2007	10/4/2007	207
New Century Mortgage (CRMLA Revocation Actions)	3/12/2007	10/4/2007	207
Harbourton Mortgage (CRMLA Revocation Actions/Orders)	8/16/2007	10/17/2007	63
Norwest Home (CRMLA Revocation Actions)	8/27/2007	9/13/2007	18
Kastlepoint Mortgage (CRMLA Revocation Actions/Orders)	8/27/2007	10/17/2007	52
Classic Home Lending (CRMLA Revocation Actions/Orders)	8/16/2007	10/17/2007	63
Sebring Capital (CRMLA Revocation Actions/Orders)	8/27/2007	10/17/2007	52
FMF Capital (CRMLA Revocation Actions/Orders)	8/16/2007	10/17/2007	63
Atlas Mortgage Funding (CRMLA Revocation Actions/Orders)	8/27/2007	10/17/2007	52
People's Choice (CRMLA Revocation Orders)	9/11/2007	11/20/2007	71
Home123 (CRMLA Revocation Orders)	3/12/2007	10/4/2007	207
American Home Mortgage Acceptance (CRMLA Revocation Orders)	8/6/2007	10/15/2007	71
American Home Mortgage Corporation (CRMLA Revocation Orders)	8/3/2007	8/3/2007	1
Ownit Mortgage Solutions (CRMLA Revocation Orders)	8/27/2007	10/17/2007	52
Greater Acceptance Mortgage Corp., DBA Transact Card-Because You Are Busier Than Ever (CRMLA Revocation Actions/Orders)	8/27/2007	9/27/2007	31
Coastal Capital Corp. (Revocation Action, CRMLA Revoc. Orders)	7/6/2007	9/20/2007	77
Wausau Mortgage (Revocation Actions, CRMLA Revoc. Orders)	8/27/2007	9/20/2007	24

Total Enforcement CRMLA Orders : 26

Enforcement CFL Orders			
Public Action	Notice of Violation	Date of Action	Days
TC Rebates (CFL D&R)	5/31/2007	8/13/2007	116
Quick Loan Funding (CFL Revocation Actions)	7/9/2007	11/7/2007	122
Loyalty Funding (CFL Revocation Actions)	7/9/2007	11/7/2007	122
Sadek, Inc. (CFL Revocation Actions)	7/9/2007	11/7/2007	122
21st Century Financial Resources (Revocation Actions, CSL Revocation Orders)	8/24/2007	9/17/2007	24
Aapex Discount Mortgage (CFL Revocation, CFL Denial Action, CFL Denial Order)	7/20/2007	8/22/2007	43

Total Enforcement CFL Orders : 6

Enforcement BD/IA Orders			
Public Action	Notice of Violation	Date of Action	Days
Lyn Flanagan (Bar Orders)	12/12/2005	8/20/2007	618
Brookstreet Securities (Suspension Orders)	7/30/2007	8/10/2007	11
Capstone (25249 Orders)	9/19/2005	8/24/2007	706
Del Webb Mortgage (Revocation Actions)	6/28/2007	8/2/2007	37
James Darden (Bar Actions, Revocation Actions)	6/19/2007	9/24/2007	98
Marina Capital (25249 Revocation)	5/7/2007	12/10/2007	218

Total Enforcement BD/IA Orders : 6

Enforcement DDTL Orders			
Public Action	Notice of Violation	Date of Action	Days
Cash in Flash (DDTL Citation Administrative (Citation issued by FSD))	8/3/2007	8/3/2007	1
Meister, Walter DBA Payday Services (DDTL Citation Administrative (Citation Issued by FSD))	8/3/2007	8/6/2007	3
MTS Financial (DDTL Citation Administrative (Citation Issued by FSD))	8/10/2007	8/10/2007	1
MicroLoan (DDTL Citation Administrative (Citation Issued by FSD))	8/14/2007	8/16/2007	2
Instant Cash (DDTL Citation Administrative (Citation Issued by FSD))	8/7/2007	8/7/2007	1

Enforcement DDTL Orders <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Darlene or DBA Post Box Plus (DDTL Revocation Action, Order)	8/3/2007	10/15/2007	73
Mooncha DBA Cash Plus (DDTL Order Revocation, Hearing Held)	11/26/2006	8/21/2007	269
George's Check Cashing (DDTL Order Revocation)	2/2/2007	8/31/2007	211
ALI, Inc. (DDTL D&R)	8/28/2007	9/21/2007	25
Merchant Check Cashing (D&R, DDTL Order Voiding Transactions)	8/3/2007	8/24/2007	22
Money Market Financial (DDTL Citation, DDTL Order Voiding Transactions)	3/7/2007	8/3/2007	150
Royal Payday Advance (DDTL Citation, DDTL Revocation Action, DDTL Order Voiding Transactions, Hearings Held)	7/24/2007	8/8/2007	16
Express Cash (Hearing Held, D&R, DDTL Order Voiding Transactions)	6/14/2007	8/17/2007	65
Martin B. Hoyt DBA A-1 Check Cashing (D&R, DDTL Citation, Voiding Transactions)	8/31/2007	10/30/2007	61
Scott Paul Dillingham DBA A-1 Check Cashing (D&R, DDTL Citation, Voiding Transactions)	8/3/2007	10/30/2007	89
Cash It Now (DDTL Citation, DDTL Revocation Action, Order)	7/25/2007	10/25/2007	93
Mycashnow.com	3/7/2007	8/20/2007	167
Payday Advance Plus, Inc.; Alvin C. Rice; Alan Lazowick	10/29/07	10/29/07	1
Judy Salter dba Instant Cash	12/22/2007	1/17/2008	26
Michael Alan Dillingham dba A-1 Check Cashing and Payday Advance; A-1 Check Cashing	12/22/2007	1/22/2008	31
Brenda Middendorp dba Cash Advance California	12/22/2007	1/29/2007	38
California Financial Services, Inc. dba The Pawn Shop	12/22/2007	1/31/2008	40
Michael Cunningham dba Advance Payday (DDTL Citation issued by FSD, Administrative Hearing Requested)	12/28/2007	2/1/2008	34
Naidia Haddad dba Cash It Quick (DDTL Citation issued by FSD, Administrative Hearing Requested)	12/28/2007	12/28/2007	1

Enforcement DDTL Orders <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Checks Cashed For Less, Inc.(DDTL Citation issued by FSD, Administrative Hearing Requested)	12/28/2007	12/28/2007	1

Total Enforcement DDTL Orders: 25

DDTL Orders for Failure to File Annual Report Survey			
Public Action	Notice of Violation	Date of Action	Days
ATM Advance Corporation	5/3/2007	8/6/2007	95
Farm Fresh Market, Inc.	3/27/2007	8/6/2007	132

Total DDTL Orders for Failure to File Annual Report Survey : 2

DDTL Orders for Failure to Pay Annual Assessment			
Public Action	Notice of Violation	Date of Action	Days
George M. Vattadikunnel dba Don's Liquor and dba Clydes Liquor	10/12/2007	12/26/2007	75
Big Bad, LLC dba Fastbucks	10/12/2007	12/26/2007	75

Total DDTL Orders for Failure to Pay Annual Assessment : 2

DDTL Public Actions Notices of Intention to Revoke license for failure to provide customer data to AMPG			
Public Action	Notice of Violation	Date of Action	Days
Leonard C. Scott, Jr. dba Scotty's Check Cashing	10/1/2007	10/4/2007	3
Cash California, LLC	10/1/2007	10/4/2007	3
Excellence in Economic Investment Opportunity, LLC dba Casino Check Cashing	10/1/2007	10/4/2007	3
Ken Johnson/Kelly Johnson dba Monterey Financial Center	10/1/2007	10/4/2007	3
Leah M. Kilpatrick dba Advance to Go	10/1/2007	10/4/2007	3
Chawee Keast dba AAA Payday Advance/The Money Guy	10/1/2007	10/4/2007	3
Home Loans Capital Holdings, Inc. dba Home Loans, Etc.	10/1/2007	10/4/2007	3

DDTL Public Actions Notices of Intention to Revoke license for failurer to provide customer data to AMPG (continued)

Robert Mcloud dba 234 Group, Inc.	10/1/2007	10/4/2007	3
Dat Holdings, Inc.	10/1/2007	10/4/2007	3
1-Stop Business Center	10/1/2007	10/4/2007	3
Kalu Corporation	10/1/2007	10/4/2007	3
Howard S. Mcdermott dba Check Connection Furniture Connection	10/1/2007	10/4/2007	3
Naito Corp. dba George Promise	10/1/2007	10/4/2007	3
Ashum Sidher And Chander Mohan Sidher, Jr., dba Americash Payday Loan Center	10/1/2007	10/4/2007	3
Dwight and Susan Kelly dba Cash Until Payday	10/1/2007	10/4/2007	3
Nop Lavit dba Lavit Check Cashing	10/1/2007	10/4/2007	3
Jennifer Herman dba Able 2" Help Services	10/1/2007	10/4/2007	3
Slauson Gas and Market, LLC dba Slauson Cash	10/1/2007	10/4/2007	3
Buchphalus Associates, Inc. dba Big Vally Thrift and Check Cashing	10/1/2007	10/4/2007	3
Pravin JT. Shah & Rakesh Shah dba M. L. A. Lake Elisnore	10/1/2007	10/4/2007	3
Tops Industries dba Tops Super Foods	10/1/2007	10/4/2007	3
RC Financial Corporation dba Pacific Check Cashing	10/1/2007	10/4/2007	3
Micro Loan One, LLC	10/1/2007	10/4/2007	3
Linda H. Smith dba Rent To Own	10/1/2007	10/4/2007	3
AP Energy Corporation dba Ace Cash Express	10/1/2007	10/4/2007	3
Ironstone, LLC dba American Cash Advance	10/1/2007	10/4/2007	3
Area Check Cashing Centers, Inc.	10/1/2007	10/4/2007	3
Adel Bawardi dba BV Cash Advance	10/1/2007	10/4/2007	3
Noemilita G Ortiz dba Cash Express 4 Less	10/1/2007	10/4/2007	3
Cash On A Dot, Inc.	10/1/2007	10/4/2007	3
Russell Todd Mcguyer dba Cash Maxx	10/1/2007	10/4/2007	3
Pacific Globe, Inc. dba Cash Plus of Rancho	10/1/2007	10/4/2007	3
CCO California, Inc. dba Checkcity.com	10/1/2007	10/4/2007	3
Checks Cashed and More	10/1/2007	10/4/2007	3
P & D Checks For Cash, Inc. dba Checks For Cash	10/1/2007	10/4/2007	3
Community Development Finance dba Community Check Advance	10/1/2007	10/4/2007	3

DDTL Public Actions Notices of Intention to Revoke license for failure to provide customer data to AMPG (continued)			
Dajimit, Inc. dba Doc's Cash Services	10/1/2007	10/4/2007	3
EMG Acquisition Company of NV, LLC dba Easy Money EMG	10/1/2007	10/4/2007	3
Instant Finance Corporation	10/1/2007	10/4/2007	3
Bohi Drugs, Incorporated dba Larson's Payday Loans	10/1/2007	10/4/2007	3
Mandalay Financial Services Corp.	10/1/2007	10/4/2007	3
Max4Money, Inc. dba Max4Money	10/1/2007	10/4/2007	3
Moneyed Interest, Inc. dba Cash N Run	10/1/2007	10/4/2007	3
MTS Financial Services, Inc. dba Paycheck Expre	10/1/2007	10/4/2007	3
Payday Your Way, Inc.	10/1/2007	10/4/2007	3
ALI, Inc. dba Premiere Stations	10/1/2007	10/4/2007	3
Pro Check Cashing, Inc.	10/1/2007	10/4/2007	3
J. W. P. Lender's Corporation dba RPM Lenders	10/1/2007	10/4/2007	3
Tengiz Iosebashvili dba Royal Loan	10/1/2007	10/4/2007	3
Dylanite, Inc. dba The Money Machine	10/1/2007	10/4/2007	3
Invelj, Inc. dba Topanga Check Cashing	10/1/2007	10/4/2007	3
Charles Lipschitz dba Tustin Check Cashing	10/1/2007	10/4/2007	3
Westshore Enterprises, Inc. dba Westshore Cash Company	10/1/2007	10/4/2007	3

Total DDTL Public Actions Notices of Intention to Revoke license for failure to provide customer data to AMPG: 53

DDTL Public Actions Desist and Refrain Orders and Citations issued through Regulatory Process			
Public Action	Notice of Violation	Date of Action	Days
Southwestern & Pacific Speciality Finance, Inc. dba Check 'N Go	3/26/2007	3/26/2007	1
Left Lane, LLC dba West Coast Cash Payday Loan	7/11/2007	7/11/2007	1
Micro Loan One, LLC	7/12/2007	7/12/2007	1
Radha Patel & Swati Dalal dba Cash In Flash	7/12/2007	7/12/2007	1
Wide Lending Group, Inc. dba Fastbucks	7/12/2007	7/12/2007	1
MTS Financial Services, Inc. dba Paycheck XPRE	7/12/2007	7/12/2007	1

DDTL Public Actions Desist and Refrain Orders and Citations issued through Regulatory Process (continued)

Eric Walter Meister dba Pay Services Plus	7/23/2007	7/23/2007	1
Bridgefund Capital Corp dba Fastbucks Payday Advance	7/23/2007	7/23/2007	1
Tejinder Pal dba Dollar Check Cashing	7/30/2007	7/30/2007	1
Curo, Inc. dba Cash Plus	7/30/2007	7/30/2007	1
Jean-Paul Carbonez dba Instant Cash	8/7/2007	8/7/2007	1
ALI, Inc. dba Premiere Stations	8/7/2007	8/7/2007	1

Total DDTL Public Actions Desist and Refrain Orders and Citations issued through Regulatory Process: **12**

Enforcement Escrow Orders

Public Action	Notice of Violation	Date of Action	Days
Asset Escrow (Escrow Revocation Orders, Order Appointing Conservator, Order Talking Possession)	10/23/2006	8/17/2007	299
R&R Escrow (Escrow Order Imposing Penalty, Order to Discontinue)	8/6/2007	8/28/2007	22
West Escrow (Escrow Suspension Action/ Orders, Escrow Order Imposing Penalty)	9/4/2007	9/13/2007	9
Excel Escrow (Escrow Suspension Action/ Orders, Escrow Order Imposing Penalty)	9/4/2007	9/13/2007	9
Gloria Luna/ Western Escrow (Escrow Bar Action, Order, Civil Injunction, Escrow Order taking Possession)	8/31/2007	10/24/2007	55
Valerie Dominguez/ Western Escrow (Escrow Bar Action)	8/31/2007	9/11/2007	12
Top Escrow (Escrow Order to Discontinue)	8/27/2007	9/12/2007	16
Platinum Escrow (Escrow Revocation Action, Escrow Bar Order)	7/9/2007	10/29/2007	113
All Escrow (Escrow Order Imposing Penalty)	9/14/2007	10/3/2007	20
City Escrow (Escrow Order Imposing Penalty)	9/14/2007	10/3/2007	20
Dependable Escrow (Escrow Order Imposing Penalty)	9/11/2007	10/3/2007	23
Escrow Closing (Escrow Order Imposing Penalty)	9/17/2007	10/3/2007	17
Just Escrow (Escrow Order Imposing Penalty)	9/17/2007	10/3/2007	17

Enforcement Escrow Orders <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Optima Escrow (Escrow Order Imposing Penalty)	9/14/2007	10/3/2007	20
International Escrow (Escrow Revocation Action, Escrow Bar)	7/12/2007	12/12/2007	154
A+ Escrow (Escrow Order Imposing Penalty)	9/14/2007	11/2/2007	50
Absolute Escrow (Escrow Order Imposing Penalty)	9/14/2007	11/2/2007	50
Aspen Escrow (Escrow Order Imposing Penalty)	9/14/2007	11/2/2007	50
Century Financial (Escrow Order Imposing Penalty)	9/14/2007	11/2/2007	50
Cimarron Escrow, Inc. (Escrow Order Imposing Penalty)	9/14/2007	11/5/2007	53
Michael-Thomas Escrow (Escrow Order Imposing Penalty)	9/17/2007	11/5/2007	50
Orange County Escrow (Escrow Order Imposing Penalty)	9/14/2007	11/5/2007	53
Skyline Escrow (Escrow Order Imposing Penalty)	9/14/2007	11/5/2007	53
Skyview Escrow (Escrow Order Imposing Penalty)	9/12/2007	11/5/2007	55
Anthony Haworth/International Escrow (Escrow Bar)	7/12/2007	12/18/2007	160
Escrow Diversified (Escrow Order to Discontinue, Appointing Conservator, Taking Possession)	11/20/2007	12/5/2007	16
Naomi Estrada (Escrow Bar Order)	11/13/2006	12/4/2007	387
Escrow Diversified, Inc. (Escrow Rev. Action)	11/20/2007	1/2/2008	44

Total Enforcement Escrow Orders: 28

Enforcement FIL Orders			
Public Action	Notice of Violation	Date of Action	Days
Sacramento Juice (D&R, FIL Revocation Action/Order/Citation)	9/19/2007	10/12/2007	24

Total Enforcement FIL Orders: 1

CFLL Revocation Orders Issued For Failure To Maintain A Surety Bond *			
Public Action	Notice of Violation	Date of Action	Days
California Home Investments, Inc.	11/02/07	11/22/07	20
Daniel Calzadiaz Flores	11/02/07	11/22/07	20
Debra Keller	11/02/07	11/22/07	20
Debra Keller	11/02/07	11/22/07	20
Diamond Valley Funding	11/02/07	11/22/07	20
Equity Access	11/02/07	11/22/07	20
Equity Access	11/02/07	11/22/07	20
F&G Mortgage Co.	11/02/07	11/22/07	20
Sierra Natioanl Mortgage Company	11/02/07	11/22/07	20
United American Financial	11/02/07	11/22/07	20
KC Investments	11/05/07	11/25/07	20
Kingdom Builders Consulting Group, Inc.	11/05/07	11/25/07	20
Mission 1 Funding, Inc.	11/05/07	11/25/07	20
Moneymaxlending.com, Inc.	11/05/07	11/25/07	20
Nationwide Lending & Associates, LLC	11/05/07	11/25/07	20
People First Financial, Inc.	11/05/07	11/25/07	20
Absolute Mortgage	11/06/07	11/26/07	20
Atlas Lending Group, Inc.	11/06/07	11/26/07	20
Competitive Mortgage	11/06/07	11/26/07	20
Curo Banc LLC	11/06/07	11/26/07	20
Financial Mortgage	11/06/07	11/26/07	20
First Nationwide Lending, Inc.	11/06/07	11/26/07	20
Quantum Financial	11/06/07	11/26/07	20
Stone Point Financial, Inc.	11/06/07	11/26/07	20
The Financial Corporation	11/06/07	11/26/07	20
Unimac Funding	11/06/07	11/26/07	20
United Lending	11/06/07	11/26/07	20
1st Equity Home Loans, Inc.	11/07/07	11/27/07	20
Backbay Mortgage Company	11/02/07	11/27/07	25
Canyon Crest Mortgage, Inc.	11/07/07	11/27/07	20
Capital Partners Services Corp.	11/07/07	11/27/07	20
Capital Securities Mortgage, Inc.	11/07/07	11/27/07	20
Equity One Mortgage, Inc.	11/07/07	11/27/07	20
Funding Guru, Inc.	11/07/07	11/27/07	20
Get Lower, Inc.	11/07/07	11/27/07	20
Gold Star Mortgage	11/07/07	11/27/07	20

CFL Revocation Orders Issued For Failure To Maintain A Surety Bond <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Mortgage Exchange of California, LLC	11/07/07	11/27/07	20
New Hope Financial	11/07/07	11/27/07	20
Premier Lending Group, Inc.	11/07/07	11/27/07	20
Prudent Home Loans	11/07/07	11/27/07	20
Russo Marine Financial Services, Inc.	11/02/07	11/27/07	25
Simply Mortgage	11/02/07	11/27/07	25
The Cal West Group	11/07/07	11/27/07	20
All Star Lending	11/08/07	11/28/07	20
All Star Lending	11/08/07	11/28/07	20
All Star Lending	11/08/07	11/28/07	20
Bella Home Loans	11/08/07	11/28/07	20
Capital Partners Financial	11/08/07	11/28/07	20
Capital Partners USA, Inc.	11/08/07	11/28/07	20
Central Holding Group, Inc.	11/08/07	11/28/07	20
Golden Financial Mortgage & Processing	11/08/07	11/28/07	20
Joseph Byers	11/08/07	11/28/07	20
Nationwide Placer Mortgage	11/08/07	11/28/07	20
Patrick Mullins	11/08/07	11/28/07	20
Autofusion, Inc.	11/09/07	11/29/07	20
Delta Homes & Lending, Inc.	11/09/07	11/29/07	20
Delta Homes & Lending, Inc.	11/09/07	11/29/07	20
Delta Homes & Lending, Inc.	11/09/07	11/29/07	20
Equity Lending Group, Inc.	11/09/07	11/29/07	20
Equity Lending Mortgage Fund, LLC	11/09/07	11/29/07	20
Flexible Mortgage Inc.	11/09/07	11/29/07	20
Insight Investments, Corp.	11/09/07	11/29/07	20
Sara Financial Servoces	11/09/07	11/29/07	20
Superior Mortgage	11/09/07	11/29/07	20
Yes Loans Inc.	11/09/07	11/29/07	20
Pinnacle Commercial Mortgage, LLC	11/05/07	11/30/07	25
AAA Mortgage Solutions, LLC	11/06/07	12/01/07	25
Fortress Financial LLC	11/07/07	12/02/07	25
New Direction Mortgage Company	11/07/07	12/02/07	25
America's Choice Mortgage, Inc.	11/08/07	12/03/07	25
California Mortgage Capital	11/08/07	12/03/07	25
Firststar Home Equity, LLC	11/08/07	12/03/07	25

CFL Revocation Orders Issued For Failure To Maintain A Surety Bond <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Freedom Mortgage Financial Corp	11/13/07	12/03/07	20
Global Capital Funding	11/13/07	12/03/07	20
Melrose Financial, Inc.	11/13/07	12/03/07	20
Olympia Financial	11/13/07	12/03/07	20
Oscar A. Aguiar, Jr.	11/13/07	12/03/07	20
RMC Funding	11/08/07	12/03/07	25
Sequoia Pacific, LLC	11/13/07	12/03/07	20
Summit First Financial Group, Inc.	11/08/07	12/03/07	25
True Funding	11/13/07	12/03/07	20
Universal Lending Group	11/13/07	12/03/07	20
American Mortgage Financial Inc.	11/09/07	12/04/07	25
Assurance Mortgage, Inc.	11/09/07	12/04/07	25
United Financial Mortgage Corp	11/13/07	12/08/07	25
United Financial Mortgage Corp	11/13/07	12/08/07	25
Calabazas Private Lending	11/19/07	12/09/07	20
Johnson Investment Group Financial Services	11/19/07	12/09/07	20
Loan Quest Funding, Inc.	11/19/07	12/09/07	20
Surefire Real Estate & Investments, Inc.	11/19/07	12/09/07	20
Yarrow Bay Mortgage Company, Inc.	11/19/07	12/14/07	25
Calamerica Lending Corporation	11/27/07	12/17/07	20
America's Financial Corp	11/28/07	12/18/07	20
Finance Capital Mortgage	11/28/07	12/18/07	20
QB Loans, Inc.	11/29/07	12/19/07	20
Key Advisors Financial Group, Inc.	11/29/07	12/24/07	25
Key Advisors Financial Group, Inc.	11/29/07	12/24/07	25
TMC Home Loans, Inc.	11/29/07	12/24/07	25
MLSG, Inc.	11/30/07	12/25/07	25
Karl J. Tipe	12/06/07	12/26/07	20
Loans & Funds	12/10/07	12/30/07	20
AFM Mortgage	12/06/07	12/31/07	25
New World Capital Holdings, Inc,	12/10/07	01/04/08	25
Calwide Mortgage Services	12/17/07	01/06/08	20
Pacific Lending Sources, Inc.	12/17/07	01/06/08	20
Pacific Wholesale Financial Corp.	12/17/07	01/06/08	20
Pinestone Mortgage, LLC	12/17/07	01/06/08	20

CFLR Revocation Orders Issued For Failure To Maintain A Surety Bond <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Santos Financial	12/17/07	01/06/08	20
ADM & Associates	01/09/08	01/29/08	20
Asset Management & Planning, Inc.	01/09/08	01/29/08	20
Clarity One Financial, Inc.	01/09/08	01/29/08	20
Commitment Lending, Horizon Mortgage Bankers	01/09/08	01/29/08	20
Cornerstone Securities, LLC	01/09/08	01/29/08	20
Evan Jaxon Financial, Inc.	01/09/08	01/29/08	20
Gregg Anthony Roh	01/09/08	01/29/08	20
Pacific Blue Equity, LLC	01/09/08	01/29/08	20
Phillip Schreuders	01/09/08	01/29/08	20
Scott English Mortgage Corporation, Inc.	01/09/08	01/29/08	20
Sherry's Financial Services	01/09/08	01/29/08	20

** The bond orders are issued 20 days after the NOI is sent to instate companies and 25 days for out of state companies if not resolved.*

Summary of Revocations by:

Locations	119
Companies	113

CFLR Notice Of Intent To Revoke For Failure To Maintain A Surety Bond			
Public Action	Notice of Violation	Date of Action	Days
Atel Financial Services, LLC	09/27/07	11/02/07	36
Atel Capital Equipment Fund IX, LLC	09/27/07	11/02/07	36
Aadvantage Financial Group, Inc.	10/17/07	11/02/07	16
Equity Access	10/05/07	11/02/07	28
Home Loan Mortgage Corporation	10/15/07	11/02/07	18
L.A. Funding, L.P.	10/05/07	11/02/07	28
Moneyideas for Mature Adults	10/10/07	11/02/07	23
Sierra National Mortgage Company	10/17/07	11/02/07	16
United American Financial	10/12/07	11/02/07	21
California Home Investments, Inc.	09/09/07	11/02/07	54
Chaya Xiong	09/12/07	11/02/07	51
Daniel Calzadiaz Flores	09/03/07	11/02/07	60
Debra Keller	09/10/07	11/02/07	53
Diamond Valley Funding	09/13/07	11/02/07	50

CFL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
F&G Mortgage Co.	09/27/07	11/02/07	36
Broad Solutions Lending, LP	10/12/07	11/02/07	21
Backbay Mortgage Company	10/17/07	11/02/07	16
Equilease Financial Services, Inc.	10/03/07	11/02/07	30
Aegis Wholesale Corporation	09/20/07	11/02/07	43
Aegis Home Equity	09/13/07	11/02/07	50
Russo Marine Financial Services, Inc.	10/11/07	11/02/07	22
Simply Mortgage	10/03/07	11/02/07	30
In Renewal Financial	11/04/07	11/05/07	1
Moneymaxlending.com, Inc.	09/26/07	11/05/07	40
Nationwide Lending & Associates, LLC	09/20/07	11/05/07	46
People First Financial, Inc.	09/21/07	11/05/07	45
Gatx Ventures, Inc.	09/15/07	11/05/07	51
Goliath Lending Group	09/29/07	11/05/07	37
John Bonagofsky, Jr.	09/20/07	11/05/07	46
KC Investments	09/27/07	11/05/07	39
Kingdom Builders Consulting Group, Inc.	09/12/07	11/05/07	54
Mission 1 Funding, Inc.	09/29/07	11/05/07	37
Paragon Lending Solutions, Inc.	10/22/07	11/05/07	14
Partner Loan Services	09/26/07	11/05/07	40
Pinnacle Commercial Mortgage, LLC	09/19/07	11/05/07	47
Prime Cap Financial, LLC	09/28/07	11/05/07	38
Quantum Financial	09/14/07	11/06/07	53
Stone Point Financial, Inc.	09/07/07	11/06/07	60
The Financial Corporation	09/14/07	11/06/07	53
Unimac Funding	09/15/07	11/06/07	52
United Lending	09/14/07	11/06/07	53
Absolute Mortgage	08/09/07	11/06/07	89
Atlas Lending Group, Inc.	08/17/07	11/06/07	81
Competitive Mortgage	08/01/07	11/06/07	97
Curo Banc LLC	08/24/07	11/06/07	74
Financial Mortgage	08/16/07	11/06/07	82
First Nationwide Lending, Inc.	10/23/07	11/06/07	14
AAA Mortgage Solutions, LLC	08/20/07	11/06/07	78
Empire Mortgage Center	08/31/07	11/06/07	67
Capital Partners Services Corp.	07/01/07	11/07/07	129

CFL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Funding Guru, Inc.	08/31/07	11/07/07	68
New Hope Financial	08/31/07	11/07/07	68
Premier Lending Group, Inc.	10/23/07	11/07/07	15
1st Equity Home Loans, Inc.	07/27/07	11/07/07	103
Canyon Crest Mortgage, Inc.	07/26/07	11/07/07	104
Capital Securities Mortgage, Inc.	10/25/06	11/07/07	378
Equity One Mortgage, Inc.	07/27/07	11/07/07	103
Get Lower, Inc.	10/24/07	11/07/07	14
Gold Star Mortgage	07/13/07	11/07/07	117
Mortgage Exchange of California, LLC	07/03/07	11/07/07	127
Prudent Home Loans	07/05/07	11/07/07	125
Real Estate Loan Centers	07/24/07	11/07/07	106
The Cal West Group	10/25/07	11/07/07	13
Tom W. Lee	10/24/07	11/07/07	14
Fortress Financial LLC	08/02/07	11/07/07	97
New Direction Mortgage Company	08/31/07	11/07/07	68
JB Home Loan	07/25/07	11/07/07	105
All Star Lending	11/02/07	11/08/07	6
Bella Home Loans	06/13/07	11/08/07	148
Capital Partners USA, Inc.	06/16/07	11/08/07	145
Capital Partners Financial	06/16/07	11/08/07	145
Central Holding Group, Inc.	10/31/07	11/08/07	8
Golden Financial Mortgage & Processing	06/21/07	11/08/07	140
Joseph Byers	06/08/07	11/08/07	153
Nationwide Placer Mortgage	06/01/07	11/08/07	160
Nationwide Security Mortgage Corporation	09/26/07	11/08/07	43
Patrick Mullins	06/08/07	11/08/07	153
Firststar Home Equity, LLC	11/06/07	11/08/07	2
Source Capital Group, Inc.	11/05/07	11/08/07	3
Summit First Financial Group, Inc.	11/06/07	11/08/07	2
America's Choice Mortgage, Inc.	10/30/07	11/08/07	9
California Mortgage Capital	06/20/07	11/08/07	141
Mission Mortgage, LLC	10/24/07	11/08/07	15
RMC Funding	06/12/07	11/08/07	149
Arch Home Loans, Inc.	10/20/06	11/09/07	385
Leo Gladstone Anthony Fuller Jr.	05/18/07	11/09/07	175

CFL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Autofusion, Inc.	02/15/07	11/09/07	267
Cornerstone Lending	02/27/07	11/09/07	255
Delta Homes & Lending, Inc.	01/18/07	11/09/07	295
Sara Financial Servoces	06/29/07	11/09/07	133
Superior Mortgage	06/16/07	11/09/07	146
Yes Loans Inc.	06/15/07	11/09/07	147
Eagle Prime Lending	05/29/07	11/09/07	164
Equity Lending Group, Inc.	05/02/07	11/09/07	191
Equity Lending Mortgage Fund, LLC	05/02/07	11/09/07	191
Flexible Mortgage Inc.	05/09/07	11/09/07	184
Gary M. Braunstein	04/12/07	11/09/07	211
Insight Investments, Corp.	02/22/07	11/09/07	260
American Mortgage Financial Inc.	04/06/07	11/09/07	217
Assurance Mortgage, Inc.	03/21/07	11/09/07	233
Mega Capital Funding, Inc.	03/21/07	11/13/07	237
G & L Realty Partnership, L.P.	02/28/06	11/13/07	623
My Home & Loan	11/09/07	11/13/07	4
Freedom Mortgage Finanical Corp	11/09/07	11/13/07	4
Melrose Financial, Inc.	11/09/07	11/13/07	4
True Funding	11/09/07	11/13/07	4
Olympia Financial	05/02/07	11/13/07	195
Oscar A. Aguiar, Jr.	02/09/07	11/13/07	277
Sequoia Pacific, LLC	05/24/07	11/13/07	173
Vision Properties & Funding, Inc.	03/01/07	11/13/07	257
Global Capital Funding	11/13/07	11/13/07	1
Lemest Yacht Sales, Inc.	10/27/06	11/13/07	382
Time Lenders	12/26/06	11/13/07	322
Universal Lending Group	12/08/06	11/13/07	340
Capital Lending & Mortgage Group, LLC	11/09/07	11/13/07	4
Halo Mortgage, Inc.	11/09/07	11/13/07	4
United Financial Mortgage Corp	11/09/07	11/13/07	4
California Plan of Church Finance	11/14/07	11/19/07	5
D'loans, Inc	11/14/07	11/19/07	5
Homeview Lending, Inc.	11/15/07	11/19/07	4
Johnson Investment Group Financial Services	11/14/07	11/19/07	5
Kyphet Rattनाविलय	11/15/07	11/19/07	4

CFL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Markus Investment Fund I, LLC	11/05/07	11/19/07	14
Surefire Real Estate & Investments, Inc.	11/16/07	11/19/07	3
Loan Quest Funding, Inc.	01/11/07	11/19/07	312
Calabasas Private Lending	12/20/06	11/19/07	334
Approved Funding Corp.	11/15/07	11/19/07	4
Yarrow Bay Mortgage Company, Inc.	11/16/07	11/19/07	3
Calamerica Lending Corporation	09/13/07	11/27/07	75
Finance Capital Mortgage	11/16/07	11/28/07	12
Loanation.com, Inc.	11/15/07	11/28/07	13
America's Financial Corp	11/15/07	11/28/07	13
American Premier Mortgage	11/21/07	11/28/07	7
April Realty	11/23/07	11/28/07	5
Family Homes	11/21/07	11/29/07	8
Lenders Direct Financial, Inc.	11/20/07	11/29/07	9
Mountain Vista Mortgage	11/23/07	11/29/07	6
QB Loans, Inc.	11/23/07	11/29/07	6
Infinity Funding L.L.C.	11/21/07	11/29/07	8
Key Advisors Financial Group, Inc.	11/23/07	11/29/07	6
TMC Home Loans, Inc.	11/21/07	11/29/07	8
MLSG, Inc.	09/19/07	11/30/07	72
1st Capital Investment Company, LLC	08/10/07	12/06/07	118
Hamel Financing Corporation	06/15/07	12/06/07	174
AFM Mortgage	12/01/07	12/06/07	5
All Citites Mortgage and Financial, Inc.	11/30/07	12/06/07	6
Community Financial Resource Center	12/06/07	12/06/07	1
Investors Choice Financial	12/06/07	12/06/07	1
Karl J. Tipe	12/04/07	12/06/07	2
Premier Financial Group.	11/29/07	12/06/07	7
Loan Fair	11/29/07	12/10/07	11
New World Capital Holdings, Inc,	11/30/07	12/10/07	10
Prime Directive Funding, LLC	12/06/07	12/10/07	4
Primequity Funding, Inc.	11/30/07	12/10/07	10
Diablo Funding Group, Incorporated	12/05/07	12/10/07	5
G.L.O. Financial	12/06/07	12/10/07	4
GHVL, L.P.	12/04/07	12/10/07	6
Gold Hll Venture Lending 03-A, LP	12/01/07	12/10/07	9

CFL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Gold HII Venture Lending 03-B, LP	12/01/07	12/10/07	9
Golden Gate Home Loans	12/05/07	12/10/07	5
Loans & Funds	11/29/07	12/10/07	11
Castlerock Mortgage	11/29/07	12/10/07	11
Golden Key Home Loans & Real Estate Inc.	12/06/07	12/10/07	4
New Generation Realty & Loans Inc.	11/30/07	12/10/07	10
Western World Financial	06/18/07	12/11/07	176
Barrington Capital Corporation	12/07/07	12/17/07	10
Evest Lending, Inc	12/11/07	12/17/07	6
Mail Boxes Etc., Inc.	12/12/07	12/17/07	5
Pacific Wholesale Financial Corp.	12/06/07	12/17/07	11
Pinestone Mortgage, LLC	12/11/07	12/17/07	6
Calwide Mortgage Services	12/13/07	12/17/07	4
Pacific Lending Sources, Inc.	11/28/07	12/17/07	19
Santos Financial	12/13/07	12/17/07	4
Boatloaner Marine Financing, Inc.	11/21/07	01/09/08	48
Capital Zone Funding	12/11/07	01/09/08	29
CBLoans.com; CB Financial	12/05/07	01/09/08	35
Century Lending Group Corp.	12/04/07	01/09/08	36
Clarity One Financial, Inc.	12/07/07	01/09/08	33
Cornerstone Securities, LLC	12/04/07	01/09/08	36
Scott English Mortgage Corporation, Inc.	11/14/07	01/09/08	56
Evan Jaxon Financial, Inc.	12/10/07	01/09/08	30
First Street Commercial Mortgage Fund, LLC	12/07/07	01/09/08	33
Gregg Anthony Roh	12/05/07	01/09/08	35
Phillip Schreuders	12/07/07	01/09/08	33
Sherry's Financial Services	11/20/07	01/09/08	50
ADM & Associates	12/11/07	01/09/08	29
Better Real Estate Services Corporation	12/03/07	01/09/08	37
Commitment Lending, Horizon Mortgage Bankers	12/10/07	01/09/08	30
Kemet Mortgage, Inc.	10/23/07	01/09/08	78
Asset Management & Planning, Inc.	11/26/07	01/09/08	44
Pacific Blue Equity, LLC	12/10/07	01/09/08	30
Maxim Mortgage Corp.	12/04/07	01/09/08	36
Net Speed Mortgage Dot Com, LLC	12/05/07	01/09/08	35

CFL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Ohio Lending Solutions, Inc.	10/02/07	01/09/08	99
Allpointe, LLC	12/12/07	01/09/08	28
The Micro Loan Store, Inc.	12/13/07	01/09/08	27
Aklilu Teferi	12/27/07	01/18/08	22
Bayside Capital Partners Fund I, LLC	01/11/08	01/18/08	7
CDA Funding, JMA Funding	01/04/08	01/18/08	14
Citycal Financial Corporation	01/08/08	01/18/08	10
Delta Funding Corporation	01/15/08	01/18/08	3
First National Security Mortgage	01/15/08	01/18/08	3
Joseph Scott Properties, Inc.	12/18/07	01/18/08	31
Joy Adolor Suderman	12/27/07	01/18/08	22
Knightsbridge Equipment Capital, LLC	01/04/08	01/18/08	14
Loan Professionals Mortgage, Inc.	12/27/07	01/18/08	22
Onciano Mortgage	01/09/08	01/18/08	9
Rockage Capital Funding Inc.	12/12/07	01/18/08	37
Rockefeller Funding, Inc.	01/08/08	01/18/08	10
S.F. Mortgage Co.	01/08/08	01/18/08	10
The Home Lending Store	01/15/08	01/18/08	3
Tri Global Incorporated	12/27/07	01/18/08	22
Alexander Ross Stuart	01/08/08	01/18/08	10
American World Financial Group, Inc.	01/08/08	01/18/08	10
Bode W. Seriki	01/08/08	01/18/08	10
Chadwick Mortgage	10/29/07	01/18/08	81
Commission Fast	01/09/08	01/18/08	9
CRP Business Solutions	01/08/08	01/18/08	10
D O Financial, Inc.	01/08/08	01/18/08	10
Diamond Valley Financial	01/08/08	01/18/08	10
First Capital Lending, Inc.	01/04/08	01/18/08	14
GCD Financial Services	12/28/07	01/18/08	21
JF Lending, Inc.	01/08/08	01/18/08	10
Kierland Mortgage Group, Inc.	12/27/07	01/18/08	22
Klim Incorporated	01/08/08	01/18/08	10
Lending 1st Mortgage LLC	12/28/07	01/18/08	21
Netwayone Financial Services	01/04/08	01/18/08	14
North Atlantic Financial Corporation	01/15/08	01/18/08	3
Pacifica West Financial, L.L.C.	01/08/08	01/18/08	10

CFLL Notice Of Intent To Revoke For Failure To Maintain A Surety Bond <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
Prime Lending Mortgage	01/09/08	01/18/08	9
San Diego Mortgage Specialists, Inc.	11/14/07	01/18/08	65
Stonecrest Mortgage, Inc.	01/04/08	01/18/08	14
Success Mortgage	01/08/08	01/18/08	10
Superior Mortgage Group, LLC	01/08/08	01/18/08	10
Teletech Loan Services, LLC	12/18/07	01/18/08	31
Titan Funding LLC	01/08/08	01/18/08	10
Tristar Financial Group, Inc.	12/27/07	01/18/08	22
Tuscany Financial, Inc.	12/27/07	01/18/08	22
Westminster Funding Corporation	01/08/08	01/18/08	1
1st Freedom Mortgage LLC	01/08/08	01/25/08	17
Ace Management Group, Inc.	01/14/08	01/25/08	11
August Equity Group	01/17/08	01/25/08	8
Capitol Investment Group, Inc.	01/15/08	01/25/08	10
Express Mortgage Group	01/11/08	01/25/08	14
Home Sweet Home Mortgage & Real Estate	01/11/08	01/25/08	14
Majestic Capital, Inc.	01/10/08	01/25/08	15
American 1st Mortgage Corp.	01/13/08	01/25/08	12
Consumer Disclosure, Inc.	01/08/08	01/25/08	17
MH Financial Services, LLC	01/17/08	01/25/08	8
My Financial Company	01/14/08	01/25/08	11
Pacificorp Mortgage	01/14/08	01/25/08	11
Progressive Loan Funding	01/08/08	01/25/08	17
R S T Inc.	01/14/08	01/25/08	11
CFLL summary revocations for nonpayment of the assessment. (275)	7/1/07	11/6/07	128

Summary of NOI by:

Locations	253
Companies	253

Financial Services CRMLA Public Actions			
Public Action	Notice of Violation	Date of Action	Days
CRMLA Order to Discontinue Residential Mortgage Lending and/or Servicing. (50) Bond notices received on various dates. Order is issued on the date the bond expires. Three orders were subsequently set aside.			1
CRMLA summary revocations for non-payment of assessment (75). Seven revocations were subsequently set aside. (Note: the earliest date allowed for revocation is 30 days from the due date per 50401. The orders became effective on 12/6/07.)	10/18/07	11/5/07	18
CRMLA Order Assessing Penalties for Failure to File Audited Financial Statements. (25)	4/15/07	8/2/07	109

Total Financial Services CRMLA Public Actions: 150

Financial Services Escrow Public Actions			
Public Action	Notice of Violation	Date of Action	Days
The Closing Company-Escrow Service (Escrow orders to initiate surrender)	8/21/2007	8/27/2007	6
Crown Valley Escrow, Inc. (Escrow orders to initiate surrender)	9/10/2007	9/13/2007	3
Prudential Escrow Corporation (Escrow orders to initiate surrender)	9/12/2007	9/17/2007	5
First American Escrow Transactions, Inc. (Escrow orders to initiate surrender)	9/13/2007	9/17/2007	4
Ocean View Escrow Services (Escrow orders to initiate surrender)	9/18/2007	9/25/2007	7
Escrow Partners, Inc. (Escrow orders to initiate surrender)	8/28/2007	9/28/2007	30
Total Escrow Services, Inc (Escrow orders to initiate surrender)	9/19/2007	9/28/2007	9
Prime Escrow Corp (Escrow orders to initiate surrender)	10/4/2007	10/11/2007	7
Solid Source Escrow (Escrow orders to initiate surrender)	10/17/2007	10/11/2007	6

Financial Services Escrow Public Actions <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
TLC Escrow, Inc (Escrow orders to initiate surrender)	10/9/2007	10/11/2007	2
Bellflower Escrow Company (Escrow orders to initiate surrender)	10/2/2007	10/11/2007	2
1st Option Escrow, Inc. (Escrow orders to initiate surrender)	12/7/2007	12/12/2007	5
Crown Reliance Escrow Corp (Escrow orders to initiate surrender)	10/24/2007	11/7/2007	14
Celebrity Escrow Corporation (Escrow orders to initiate surrender)	11/2/2007	11/7/2007	5
Above And Beyond Escrow, Inc. (Escrow orders to initiate surrender)	11/20/2007	11/26/2007	6
Barrington Escrow (Escrow orders to initiate surrender)	11/19/2007	11/26/2007	7
La Mesa Lumber Fund Control, Inc. (Escrow orders to initiate surrender)	11/28/2007	11/29/2007	1
South Coast Escrow, Inc. (Escrow orders to initiate surrender)	12/4/2007	12/5/2007	1
Netco Escrow, Inc. (Escrow orders to initiate surrender)	11/29/2007	12/5/2007	6
Solution Escrow Inc. (Escrow orders to initiate surrender)	12/10/2007	12/12/2007	2
First Escrow Services, Inc. (Escrow orders to initiate surrender)	12/7/2007	12/12/2007	5
First Premier Escrow, Inc. (Escrow orders to initiate surrender)	12/10/2007	12/18/2007	8
Service First Escrow, Inc. (Escrow orders to initiate surrender)	12/17/2007	12/18/2007	1
Ck Escrow Corporation (Escrow orders to initiate surrender)	12/10/2007	1/3/2008	23
Evergreen Escrow Corporation (Escrow orders to initiate surrender)	12/31/2007	1/3/2008	4
Preferred Financial Escrow (Escrow orders to initiate surrender)	12/31/2007	1/3/2008	4
San Clemente Escrow (Escrow orders to initiate surrender)	12/31/2007	1/3/2008	4
Hollywood Escrow, Inc. (Escrow Order to Discontinue due to Lack of Surety Bond)	9/20/2007	9/20/2007	1

Financial Services Escrow Public Actions <i>(continued)</i>			
Public Action	Notice of Violation	Date of Action	Days
West Escrow, Inc. (Escrow Order to Discontinue due to Lack of Surety Bond)	10/13/2007	10/15/2007	2
The Escrow Edge (Escrow Order to Discontinue due to Lack of Surety Bond)	10/13/2007	10/15/2007	2
Home Key Escrow, Inc. (Escrow Order to Discontinue due to Lack of Surety Bond)	11/8/2007	11/9/2007	1
Valley Escrow, Inc. (Escrow Order to Discontinue due to Lack of Surety Bond)	12/14/2007	12/17/2007	3
Team Empire Escrow, Inc. (Escrow Order to Discontinue due to Lack of Surety Bond)	12/20/2007	12/27/2007	7
Magellan Empire Escrow, Inc. (Escrow Order to Discontinue due to Lack of Surety Bond)	12/24/2007	12/27/2007	3
Dynamic Escrow, Inc. (Escrow Order to Initiate Surrender)	1/25/08	1/25/08	1

Total Escrow Public Actions: 35

Average Days to Take Escrow Action: 5.6



Section V

Amount of Consumer Restitution and Penalty and Fine Revenue Resulting from Enforcement Actions

A) Summary of Total Fines, Penalties and Consumer Restitution for the period of August 1, 2007 through January 31, 2008.

The amount of restitution, fines, and penalties ordered may include amounts ordered in prior periods, but received in the current reporting period.

	8/1/07 - 1/31/08	2/1/2007 - 7/31/07	Change
Total Restitution Ordered	\$0.00	\$560,067.00	-\$560,067.00
Total Restitution Received	\$49,469,174.65	\$0.00	\$49,469,174.65
Total Penalties or Fines Ordered	\$2,252,337.00	\$1,336,984.00	\$915,353.00
Total Penalties or Fines Received	\$522,335.00	\$361,984.00	\$160,351.00

B) Detail of Fines, Penalties and Consumer Restitution for the period of August 1, 2007 through January 31, 2008

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
All Escrow	\$0.00	\$0.00	\$3,300.00	
City Escrow	\$0.00	\$0.00	\$2,300.00	\$2,300.00
Dependable Escrow	\$0.00	\$0.00	\$5,700.00	\$5,700.00
Escrow Closing	\$0.00	\$0.00	\$4,300.00	\$4,300.00
Just Escrow	\$0.00	\$0.00	\$3,800.00	\$3,800.00
Optima Escrow	\$0.00	\$0.00	\$4,700.00	\$4,700.00
Benchmark Financial	\$0.00	\$0.00	\$100,000.00	\$12,000.00
A+ Escrow	\$0.00	\$0.00	\$4,300.00	\$4,300.00
Absolute Escrow	\$0.00	\$0.00	\$2,700.00	
Aspen Escrow	\$0.00	\$0.00	\$4,000.00	
Century Financial	\$0.00	\$0.00	\$3,000.00	
Cimarron Escrow	\$0.00	\$0.00	\$3,500.00	\$3,500.00

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
Michael-Thomas Escrow	\$0.00	\$0.00	\$1,200.00	
Orange County Escrow	\$0.00	\$0.00	\$2,800.00	
Skyline Escrow	\$0.00	\$0.00	\$3,100.00	\$1,700.00
Skyview Escrow	\$0.00	\$0.00	\$7,600.00	
Money Market Financial	\$0.00	\$0.00	\$27,500.00	\$27,000
Royal Payday Advance	\$0.00	\$0.00	\$15,000.00	
Eric Walter Meister Payday Services	\$0.00	\$0.00	\$14,000.00	\$14,000.00
MTS Financial Services	\$0.00	\$0.00	\$13,160.00	\$13,160.00
Cash in a Flash	\$0.00	\$0.00	\$3,200.00	\$3,300.00
Quicken Loans	\$0.00	\$0.00	\$325,000.00	\$325,000.00
Tony Nava	\$0.00	\$0.00	\$0.00	
Ameriquest	\$0.00	\$49,469,174.65	\$0.00	
Norwest Home	\$0.00	\$0.00	\$0.00	\$1,000.00
Hayden Capital	\$0.00	\$0.00	\$0.00	
Micro Loan One	\$0.00	\$0.00	\$0.00	\$10,810.00
Instant Cash dba Jean Paul Carbonez	\$0.00	\$0.00	\$10,000.00	\$10,000.00
Left Lane, LLC dba West Coast Cash Payday Loan	\$0.00	\$0.00	\$22,500.00	\$10,500.00
Wide Lending Group, Inc. dba Fastbucks	\$0.00	\$0.00	\$8,000.00	\$6,400.00
Bridgefund Capital Corp dba Fastbucks Payday Advance	\$0.00	\$0.00	\$1,500.00	
Tejinder Pal dba Dollar Check Cashing	\$0.00	\$0.00	\$2,000.00	\$1,000.00
Curo, Inc. dba Cash Plus	\$0.00	\$0.00	\$2,500.00	\$1,563.00
ALI, Inc. dba Premiere Stations	\$0.00	\$0.00	\$13,500.00	
Community Payday Advance, LLC	\$0.00	\$0.00	\$6,000.00	

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
Vaagn Gevorkian dba Money And Checks	\$0.00	\$0.00	\$5,000.00	
Pragudha Financial Services, Inc. dba MLA Chino Hills Payday Check Cashing; MLA Chino Payday Loan dba MLA Chino 2 Payday Loan	\$0.00	\$0.00	\$8,000.00	
Payday Your Way, Inc.	\$0.00	\$0.00	\$14,000 .00	
Jenefer's Bar and Grill dba Nix Check Cashing	\$0.00	\$0.00	\$18,000.00	
Gregory Michael Weilbacher dba Cash Plus Ventura	\$0.00	\$0.00	\$1,500 .00	
Checks Cashed For Less, Inc.	\$0.00	\$0.00	\$7,500 .00	
All In One Jimenez, Inc. dba Easy Check Cashing	\$0.00	\$0.00	\$8,000.00	
Cross-Eyed Toad, LLC dba Cash Plus, LLC	\$0.00	\$0.00	\$2,500.00	\$625.00
Mindy Nimoy dba San Pedro Payday Loans	\$0.00	\$0.00	\$4,000.00	
Naidia Haddad dba Cash It Quick	\$0.00	\$0.00	\$15,000.00	
Michael Cunningham dba Advance Payday	\$0.00	\$0.00	\$13,000.00	
Gary Nicholas Wayman dba Postal Connection/ Cashman	\$0.00	\$0.00	\$7,500.00	
Merchant Check Cashing; Merchant Check Cashing and Payday Advance; Lisa Sierra; Elizabeth Hernandez and Arimda Merchant	Void 1,364 transactions involving illegal extension fees totaling \$58,484.31	\$0.00	\$0.00	

Case Name	Restitution Ordered	Restitution Received	Penalty or Fine Ordered	Penalty or Fine Received During Reporting Period
James Yarbrough and Janet Applegarth-Yarbrough dba Cash It Now	Void 98 loanst totaling \$26,572.50	\$0.00	\$245,000.00	
Scott Paul Dillingham dba A-1 Check Cashing of Anderson, Red Bluff, Redding and Marysville	Void 169 loans totaling \$45,561.20	\$0.00	\$422,500.00	
Martin B. Hoyt dba A-1 Check Cashing of Corning; Orland; Chico and Easy Cash Advance and Check Cashing	Void 47 loans totaling \$11,714	\$0.00	\$117,500.00	
Judy Salter dba Instant Cash		\$0.00	\$15,000.00	
Michael Alan Dillingham dba A-1 Check Cashing and Payday Advance;A-1 Check Cashing	Void 108 loans totaling \$29,061.10	\$0.00	\$270,000.00	
Brenda Middendorp dba Cash Advance California	Void 102 loans totaling \$26,266	\$0.00	\$255,000.00	
California Financial Services, Inc. dba The Pawn Shop	Void 59 loans totaling \$18,272	\$0.00	\$147,500.00	
Capstone Investments	\$0.00	\$0.00	\$50,000.00	\$50,000.00
Saxby's Coffee, Inc.	\$0.00	\$0.00	\$5,000.00	\$5,000.00
AAA Cash 4 Checks	\$0.00	\$0.00	\$677.00	\$677.00



Section VI

Number and Nature of Enforcement Actions Taken Related to the California Deferred Deposit Transaction Law, Including Actions Taken Pursuant to California Financial Code –

- A. Section 23058
- B. Section 23052
- C. Section 23051
- D. Section 23060
- E. Section 23050

A) Citations Issued Pursuant to Financial Code Section 23058 for the period from August 1, 2007 through January 31, 2008

Includes citations listed in section entitled, "Migration of Enforcement Techniques into the Examination Process"

	8/1/07 - 1/31/08	2/1/07 - 7/31/07	Change
Total Citations	661	87	574

Number of Citations	Violations	Description
2	Financial Code section 23018	Failure to post license
3	Financial Code section 23023	Failure to conduct deferred deposit transactions under the name in the license
1	Financial Code 23024	Failure to maintain deferred deposit transaction records for two years
6	Financial Code section 23027	Failure to disclose in advertising that company is licensed by the Department of Corporations pursuant to the California Deferred Deposit Transaction Law
7	Financial Code 23007	Failure to maintain net worth of \$25,000
1	Financial Code section 23035	The face amount of the customers' checks exceeded \$300
3	Financial Code section 23035 (c)	Failure to distribute the notice to the customer prior to entering into agreement

Number of Citations	Violations	Description
3	Financial Code section 23035 (c) (3)	Failure to include disclosure that customer cannot be prosecuted in a criminal action in conjunction with a deferred deposit transaction and cannot be threatened with criminal prosecution in the notice distributed to the customer prior to entering into the agreement
8	Financial Code section 23035 (c) (4)	Failure to include the Department's toll free number, which is 1-(866) Ask Corp (275-2677), in the notice distributed to the customer prior to entering into the agreement
4	Financial Code section 23035 (d)	Failed to post the required notice in view of the public with letter that were at least ½ inch in height.
6	Financial Code section 23035 (c) (6)	Failure to include disclosure that the check is being negotiated as part of a deferred deposit transaction pursuant to section 23035 of the Financial Code and is not subject to the provisions of 1719 of the Civil Code and that no customer shall be required to pay treble damages if the check does not clear in the notice distributed to the customer prior to entering into the agreement.
1	Financial Code sections 23035 (d) and 23019	Notice posted in view of the public at licensed location was in letters less than ½ inch in height
3	Financial Code section 23035 (d) (1)	Financial Code section view of the public in letters not less than ½ inch in height did not include the disclosure that the licensee cannot use the criminal process against a
2	Financial Code section 23035 (d) (2)	The notice required to be conspicuously posted in the unobstructed view of the public in letters not less than ½ inch in height did not contain a schedule of all the fees and charges that would be charged on deferred deposit transactions with an example of the fees and charges that would be charged on at least a \$100 and \$200 deferred deposit transaction, payable in 14 and 30 days, giving the corresponding annual percentage rate.
1	Financial Code section 23035 (e)	Written agreements did not contain required disclosures
1	Financial Code section 23035 (e) (3)	Failed to include the name, address, and telephone number of the licensee in the Agreement.

Number of Citations	Violations	Description
4	Financial Code sections 23035 (e) (1), 23035 (e)(2) and 23035 (e (7)	Failure to include the following disclosures in the agreement: Full disclosure of the total amount of any fees charged for the deferred deposit transaction, expressed in both United States currency and as an APR as required under the Federal Truth In Lending Act and its regulations. (2) A clear description of the customer's payment obligations as required under the Federal Truth in Lending Act and its regulations. (3) An itemization of the amount financed as required under the Federal Truth In Lending Act and its regulations. (4) The APR disclosed in the Agreements was incorrect.
3	Financial Code section 23035 (e) (9)	Failure to include disclosure that customer cannot be prosecuted or threatened with prosecution to collect a deferred deposit transaction in the Agreement
4	Financial Code section 23035 (e) (11)	Failure to include disclosure in agreement that licensee cannot make a deferred deposit transaction contingent on the purchase of another product or service.
60	Financial Code section 23036 (a)	Licensee charged fee in excess allowed.
2	Financial Code section 23036 (b)	Licensee charged fees for extending due date of loan.
2	Financial Code section 23036 (f)	Licensee charged unauthorized fees.
1	Financial Code section 23037 (a)	Failure to obtain a new customer's check for a subsequent deferred deposit transaction.
524	Financial Code section 23037 (f)	Engaged in unfair and misleading conduct by informing customers they would not be subject to criminal prosecution for NSF checks in conjunction with deferred deposit transaction, then referring case to District Attorney's office.
5	Code of Regulations section 2025 (c) (1)	Licensee failed to maintain evidence of the check for closed deferred deposit transaction.
2	Financial Code section 23037 (h)	Licensee accepted checks and other documents with blanks left to be filled in after execution.
1	Financial Code section 23005	Engage in deferred deposit transaction business at unlicensed location.
1	Financial Code section 23035 (e)	Failure to enter into written agreements with customers for deferred deposit transactions.

B) Revocations/Suspensions Made Pursuant to Financial Code Section 23052 for the period from August 1, 2007 through January 31, 2008

	8/1/07 - 1/31/08	2/1/07 - 7/31/07	Change
Total Revocations/Suspensions	62	49	10

Number of Revocations or Suspensions	Reason for Action
53	Failure to file provide customer information to research group conducting payday loan study in violation of Financial Code section 23057.
3	Failure to pay annual assessment in violation of Financial Code section 23016
1	Failure to maintain surety bond in violation of Financial Code section 23013.
1	Failure to meet net worth requirement in violation of Financial Code section 230007. Failed to maintain deferred deposit transactions books and records, including evidence of customer's checks in violation of Financial Code section 23024 and Code of Regulations, title 10, section 2025, subdivision (b). Filed false annual report in violation of section 23026, and California Code of Regulations, title 10, section 2030. The agreement did not contain all the required disclosures in violation of Financial Code section 23035 (a). Failed failed to post required notices and schedule of fees and provide written notice to the consumer as required prior to entering into a deferred deposit agreement in violation of Financial Code section 25035, subdivisions (c), (d) and (e). Customers' checks were altered without the customers' initials in violation of Financial Code section 23037 (e). Agreement contained blanks and clauses for excess charges in violation of Financial Code section 23037 (h),
2	Provided false information in report to the Commissioner. Filed criminal complaints with District Attorney's office against customers for checks given to the licensee for repayment of the loan that were returned by the bank NSF. Licensee engaged in deceptive and misleading practices by disclosing to the customers that they would not be subject to criminal prosecution in conjunction with a returned check for a payday loan. The District Attorney's office charged customers additional fees in order to suspend the criminal investigation. These activities were in violation of Financial Code sections 23024, 23036 (a), (e) and (f) and 23037.
1	Charged fees in excess of what is permitted under the CDDTL Law in violation of Financial Code section 23036 (b)

Number of Revocations or Suspensions	Reason for Action
1	Advertisement failed to include licensure disclosure in violation of Financial Code section 23027 (b); failed to provide written notice to consumers prior to entering into deferred deposit transaction in violation of Financial Code section 23027 (c); failed to enter into written agreements with customers in violation of Financial Code section 23035 (e); failed to post notices in view of public in violation of Financial Code section 23035 (d); failed to provide quarterly financial statements demonstrating that minimum net worth requirements met in violation of California Code of Regulations section 2025 (c) (1) and Financial Code section 23007; and failed to maintain evidence of check in violation of California Code of Regulations section 2025 (c) (1)

C) Civil Actions Taken Pursuant to Financial Code Section 23051 for the period of August 1, 2007 to January 31, 2008

	Number of Civil Actions	Basis of Action
8/1/07 - 1/31/08	0	N/A
2/1/07 - 7/31/07	1	Unlicensed deferred deposit transaction business
Change	-1	-----

D) Contracts Voided because of Overcharge Pursuant to Financial Code Section 23060 for the period from August 1, 2007 through January 31, 2008

	Total Number of Contacts Voided	Total Dollar Amount of Voided Contracts
8/1/07 - 1/31/08	1,950	\$200,931.21
2/1/07 - 7/31/07	29,102	\$7,007,778.00
Change	-27,421	-\$6,777,785.59

The significant change from the prior period reflects an action in the prior period where approximately 29,000 transactions were voided for a single company due to egregious and pervasive violations.

Contracts Voided because of Overcharge:

Number of Transactions Voided	Reason for Action
60	60 deferred deposit transactions totaling \$18,572 for charging unauthorized fee to customer for extending due date of the loan.
1,364	1,364 deferred deposit transactions totaling \$58,484.31 for transactions made while engaging in deferred deposit transaction business without a license.
526	526 deferred deposit transactions totaling \$138,874.80 for engaging in unfair and misleading conduct by informing customers they would not be subject to criminal prosecution for NSF checks in conjunction with deferred deposit transaction, then filing criminal complaint with District Attorney's office.

E) Desist and Refrain Orders Issued Pursuant to Financial Code Section 23050 for the period of August 1, 2007 through January 31, 2007

	8/1/07 - 1/31/08	2/1/07 - 7/31/07	Change
Total Number of Desist and Refrain Orders	8	4	0

Number of Desist & Refrain Orders	Description of Violation
1	Engaged in deferred deposit transaction business at unlicensed location in violation of Financial Code sections 23005 and 23023. Failed to post license in conspicuous view of the public at its licensed location in violation of Financial Code section 23018. Failed to maintain records demonstrating its net worth in violation of California Code of Regulations, title 10, section 2025 (b). Originated deferred deposit transactions with customers, but failed to maintain adequate records that included the payments received from customers on loans in violation of Financial Code section 23024. Accepted same check for subsequent deferred deposit transactions in violation of Financial Code section 23027 (a). Originated deferred deposit transactions with customers that exceeded \$300 in violation of Financial Code section 23035 (a). Failed to provide customers with the required disclosures and notices prior to entering into deferred deposit transactions in violation of Financial Code section 23035 (c). Failed to post the required notice in view of the public with letters that were at least ½ inch in height in violation of Financial Code section 23035 (d). Agreements did not contain all required disclosures in violation of Financial Code Section 23035 (e). Charged customers NSF fees that exceeded \$15 in violation of Financial Code section 23036. Charged fees for extending due date of loan in violation of Financial Code section 23036 (b). Failed to maintain evidence of checks in violation of California Code of Regulations, title 10, section 2025 (c).
1	Engaged in business without a license issued by the Commissioner pursuant to Financial Code section 23005. Failed to provide required disclosures in violation of Financial Code section 23035. Engaged in transactions that exceeded \$300 and charged excessive fees in violation of Financial Code sections 23036 and 23037.
4	Engaged in unfair and misleading conduct by informing customers they would not be subject to criminal prosecution in NSF checks in conjunction with deferred deposit transaction, then filing criminal complaint with District Attorney's office, in violation of Financial Code section 23037 (f).

Number of Desist & Refrain Orders	Description of Violation
1	Charged customers fees for extending the due dates of the loans in violation of Financial Code section 23036 (nb).
1	Failed to include licensure disclosure in violation of Financial Code section 23027; Failed to provide written notice to customers prior to entering into transaction in violation of Financial Code section 23035 (c); Failed to enter into written agreements with customers in violation of Financial code section 23035 (e); Failed to post notice in conspicuous view of the public in violation of Financial Code section 23035 (d); Failed to provide quarterly financial statements demonstrating minimum net worth requirements in violation of California Code of Regulations section 2025 (b) and Financial Code section 23007; and failed to maintain evidence of check in violation of California Code of Regulations section 2025 (c) (1).



Section VII

Information Regarding the Migration of Enforcement Techniques into the California Deferred Deposit Transaction Law Examination Process

California Deferred Deposit Transaction Law Migration of Enforcement Techniques into the Examination Process for the period of August 1, 2007 through January 31, 2008.

In order to provide quicker response to licensee violations identified during examinations, the Department began using its authority under Financial Code Section 23058 to issue citations as part of the examination process. This practice was made part of the examination protocol starting in June 2007.

	8/1/07 - 1/31/08	2/1/07 - 7/31/07	Change
Total Number of Citations Issued as Part of the Examination Process	61	36	25

Number of Citations Issued	Description of Violations
1	Licensee failed to post license as required under California Financial Code section 23018.
3	Licensee failed to conduct deferred deposit transactions under name in license in violation of California Financial Code section 23023
5	Licensee failed to disclose in advertising that company is licensed by the Department of Corporations pursuant to the California Deferred Deposit Transaction Law in violation of California Financial Code Section 23027.
5	Licensee failed to maintain net worth of \$25,000 in violation of California Financial Code section 23007.
1	Licensee failed to distribute the notice to the customer prior to entering into the agreement as required by California Financial Code section 23035 (c).
3	Licensee failed to include disclosure that customer cannot be prosecuted in a criminal action in conjunction with a deferred deposit transaction and cannot be threatened with criminal prosecution in the notice distributed to the customer prior to entering into the agreement in violation of Financial Code section 23035 (c) (3).
8	Licensee failed to include the Department's toll free number, which is 1-(866) Ask Corp (275-2677), in the notice distributed to the customer prior to entering into the agreement in violation of Financial Code section 23035 (c) (4).

Number of Citations Issued	Description of Violations
6	Licensee failed to include disclosure that the check is being negotiated as part of a deferred deposit transaction pursuant to section 23035 of the Financial Code and is not subject to the provisions of Section 1719 of the Civil Code and that no customer shall be required to pay treble damages if the check does not clear in the notice distributed to the customer prior to entering into the agreement in violation of Financial Code section 23035 (c) (6).
2	Licensee failed to conspicuously post the notice in the unobstructed view of the public in violation of California Financial Code section 23035 (d).
1	The Notice required to be conspicuously posted in unobstructed view of the public at it licensed location was in letters less the ½ inch in height in violation of Financial Code sections 23035 (d) and 23019.
3	The notice required to be conspicuously posted in the unobstructed view of the public in letters not less that ½ inch in height did not include the disclosure that the licensee cannot use the criminal process against a consumer to collect any deferred deposit transaction in violation of California Financial Code section 23035 (d) (1).
2	The notice required to be conspicuously posted in the unobstructed view of the public in letters not less that ½ inch in height did not contain a schedule of all the fees and charges that would be charged on deferred deposit transactions with an example of the fees and charges that would be charged on at least a \$100 and \$200 deferred deposit transaction, payable in 14 and 30 days in violation of Financial Code section 23035 (d) (2).
4	Licensee failed to include the following disclosures in the agreement in violation of California Financial Code sections 23035(e) (1), 23035 (e) (2) and 23035 (e) (7): (1) Full disclosure of the total amount of any fees charged for the deferred deposit transaction, expressed in both United States currency and as an APR as required under the Federal Truth In Lending Act and its regulations; (2) a clear description of the customer's payment obligations as required under the Federal Truth In Lending Act and its regulations; (3) an itemization of the amount financed as required under the Federal Truth In Lending Act and its regulations; (4) the APR disclosed in the Agreements was incorrect.
1	Licensee failed to include the name, address and telephone number of the licensee in the Agreement in violation of California Financial Code section 23035 (e) (3).

Number of Citations Issued	Description of Violations
3	Licensee failed to include disclosure that customer cannot be prosecuted or threatened with prosecution to collect a deferred deposit transaction in the Agreement in violation of California Financial Code section 23035 (e) (9).
4	Licensee failed to include disclosure in Agreement that licensee cannot make a deferred deposit transaction contingent on the purchase of another product or service in violation of California Financial Code Section 23035 (e) (11).
1	Licensee charged unauthorized fees in violation of Financial Code section 23036 (a).
1	Licensee charged fees for extending due date of loan in violation of California Financial Code section 23036 (b).
2	Licensee charged unauthorized fees in violation of California Financial Code section 23036 (f).
2	Licensee accepted checks and other documents with blanks left to be filled in after execution in violation of California Financial Code section 23037 (h).
3	Licensee failed to maintain evidence of the check for closed deferred deposit transactions in violation of California Code of Regulations, title 10, section 2025 (c) (1).

DEPARTMENT OF
CORPORATIONS

